

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Larry N. Mallette
 Rosa M. Mallette
 Debtors

Case No. 12-17088-amc
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-2

User: Virginia
 Form ID: 318

Page 1 of 2
 Total Noticed: 47

Date Rcvd: May 15, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 17, 2017.

db/jdb +Larry N. Mallette, Rosa M. Mallette, 5956 Newtown Avenue, Philadelphia, PA 19120-1131
 12925681 +AES/PHEAA, PO BOX 8147, HARRISBURG PA 17105-8147
 12957391 +CAPITAL ONE BANK (USA), N.A., PO Box 12907, Norfolk VA 23541-0907
 12965887 +ECMC, P.O. BOX 16408, ST PAUL, MN 55116-0408
 12817388 +Grimley Financial, 30 Washington Ave, Haddonfield, NJ 08033-3341
 12817395 +Medical Data Systems I, 645 Walnut St Ste 5, Gadsden, AL 35901-4173
 12835465 +Philadelphia Gas Works, 800 W Montgomery Ave, Phila Pa 19122-2898,
 Attn: Bankruptcy Dept 3F
 12817397 +Radio/Cbna, Po Box 6497, Sioux Falls, SD 57117-6497
 12817400 +Rjm Acq Llc, 575 Underhill Blvd Ste 2, Syosset, NY 11791-3426
 12968623 +Sadek Law Offices, LLC, 1315 Walnut Street, Suite 302, Philadelphia, PA 19107-4705
 12817403 +SB1 Federal Credit Union, P.O. Box 7480, Philadelphia, PA 19101-7480
 12872762 +TD AUTO FINANCE LLC, PO BOX 6597, CLEVELAND, OH 44101-1597
 12909227 The Bank of New York Mellon et al, Bank of America, N.A., P.O. Box 660933,
 Dallas, TX 75266-0933
 13307757 eCAST Settlement Corporation, PO Box 28136, New York NY 10087-8136

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: bankruptcy@phila.gov May 16 2017 01:11:56 City of Philadelphia,
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
 Philadelphia, PA 19102-1595
 smg E-mail/Text: RVSVCBICNOTICE@state.pa.us May 16 2017 01:11:33
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov May 16 2017 01:11:43 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 12817381 +EDI: AFNIRECOVERY.COM May 16 2017 00:58:00 Afni, Inc., Po Box 3427,
 Bloomington, IL 61702-3427
 12895252 +EDI: AFNIRECOVERY.COM May 16 2017 00:58:00 Afni, Inc., PO Box 3667,
 Bloomington, IL 61702-3667
 12817382 +EDI: BANKAMER.COM May 16 2017 01:03:00 Bank Of America, N.A., 450 American St,
 Simi Valley, CA 93065-6285
 12885583 E-mail/Text: bncmail@w-legal.com May 16 2017 01:11:38 Bill Me Later c/o Weinstein & Riley PS,
 PO Box 3978, Seattle WA 98124-3978
 12817383 +EDI: CAPITALONE.COM May 16 2017 01:03:00 Capital One, Po Box 5253,
 Carol Stream, IL 60197-5253
 12817384 +EDI: CAPONEAUTO.COM May 16 2017 01:03:00 Capital One Auto Finan, 3901 Dallas Pkwy,
 Plano, TX 75093-7864
 13410974 +EDI: AISACG.COM May 16 2017 00:58:00 Capital One Auto Finance, a division of Capital On,
 P.O. Box 201347, Arlington, TX 76006-1347
 12932654 +EDI: AISACG.COM May 16 2017 00:58:00 Capital One Auto Finance, c/o Ascension Capital Gr,
 P.O. Box 201347, Arlington, TX 76006-1347
 12872343 +EDI: BASSASSOC.COM May 16 2017 00:58:00 Capital One, N.A., Bass & Associates, P.C.,
 3936 E. Ft. Lowell Road, Suite #200, Tucson, AZ 85712-1083
 12817385 +EDI: CAPITALONE.COM May 16 2017 01:03:00 Capital One/Best Buy, Po Box 5253,
 Carol Stream, IL 60197-5253
 13514993 E-mail/Text: bankruptcy.bnc@ditech.com May 16 2017 01:11:16 Green Tree Servicing LLC,
 P.O. Box 6154, Rapid City, SD 57709
 12817386 EDI: RMSC.COM May 16 2017 01:03:00 Gecrb/JC Pennies, Po Box 984100, El Paso, TX 79998
 12817387 +EDI: RMSC.COM May 16 2017 01:03:00 Gecrb/Walmart, Po Box 984100, El Paso, TX 79998-1400
 12817393 +EDI: IIC9.COM May 16 2017 01:03:00 I.C. Systems, Inc., P.O. Box 64378,
 St Paul, MN 55164-0378
 12911915 E-mail/Text: bknotice@crgofusa.com May 16 2017 01:11:43
 InSolve Recovery, LLC, c/o Capital Recovery Group,, Dept 3203, PO BOX 123203,
 DALLAS, TX 75312-3203
 12854080 EDI: JEFFERSONCAP.COM May 16 2017 01:03:00 Jefferson Capital Systems LLC, PO BOX 7999,
 SAINT CLOUD MN 56302-9617
 12817394 +EDI: RESURGENT.COM May 16 2017 01:03:00 Lvnv Funding Llc, Po Box 740281,
 Houston, TX 77274-0281
 12942083 +EDI: OPHSUBSID.COM May 16 2017 01:03:00 Oak Harbor Capital VII, LLC,
 c/o Weinstein & Riley, P.S., 2001 Western Ave., Ste. 400, Seattle, WA 98121-3132
 12952304 EDI: PRA.COM May 16 2017 00:58:00 Portfolio Recovery Associates, LLC, POB 41067,
 Norfolk VA 23541
 13024264 +EDI: PRA.COM May 16 2017 00:58:00 PRA Receivables Management, LLC, POB 41067,
 Norfolk, VA 23541-1067
 12817396 +EDI: PRA.COM May 16 2017 00:58:00 Portfolio Recovery & Affil., 120 Corporate Blvd Ste 1,
 Norfolk, VA 23502-4952
 12865177 EDI: Q3G.COM May 16 2017 01:03:00 Quantum3 Group LLC as agent for,
 World Financial Network Bank, PO Box 788, Kirkland, WA 98083-0788
 12817398 +E-mail/Text: rdkcollects@gmail.com May 16 2017 01:11:19 Rdk Collection Service,
 318 John R Rd # 321, Troy, MI 48083-4542
 12826665 EDI: RECOVERYCORP.COM May 16 2017 00:58:00 Recovery Management Systems Corporation,
 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605

District/off: 0313-2

User: Virginia
Form ID: 318

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Total Noticed: 47

Date Rcvd: May 15, 2017

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

12817401 +EDI: NAVIENTFKASMSERV.COM May 16 2017 00:58:00 Sallie Mae, Po Box 9500,
Wilkes Barre, PA 18773-9500
12856347 +EDI: NAVIENTFKASMSERV.COM May 16 2017 00:58:00 Sallie Mae Trust, c/o Sallie Mae Inc.,
220 Lasley Ave, Wilkes-Barre, PA 18706-1496
12848708 +E-mail/Text: bncmail@w-legal.com May 16 2017 01:11:38 TARGET NATIONAL BANK,
C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
12817404 +EDI: WTRRNBNBANK.COM May 16 2017 01:03:00 Target Nb, Po Box 673,
Minneapolis, MN 55440-0673
12817405 +EDI: CHRYSLER.COM May 16 2017 00:58:00 Td Auto Finance, Po Box 9223,
Farmington Hills, MI 48333-9223
12817406 +EDI: WFNNB.COM May 16 2017 01:03:00 Wfnnb/Catherines, 4590 E Broad St,
Columbus, OH 43213-1301

TOTAL: 33

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

12957392* +CAPITAL ONE BANK (USA), N.A., PO Box 12907, Norfolk VA 23541-0907
12817389* +Grimley Financial, 30 Washington Ave, Haddonfield, NJ 08033-3341
12817390* +Grimley Financial, 30 Washington Ave, Haddonfield, NJ 08033-3341
12817391* +Grimley Financial, 30 Washington Ave, Haddonfield, NJ 08033-3341
12817392* +Grimley Financial, 30 Washington Ave, Haddonfield, NJ 08033-3341
12817399* +Rdk Collection Service, 318 John R Rd # 321, Troy, MI 48083-4542
12817402* +Sallie Mae, Po Box 9500, Wilkes Barre, PA 18773-9500

TOTALS: 0, * 7, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 17, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 15, 2017 at the address(es) listed below:

ANDREW F GORNALL on behalf of Creditor The Bank of New York Mellon, et al
agornall@kmlawgroup.com, bkggroup@kmlawgroup.com
BRAD J. SADEK on behalf of Joint Debtor Rosa M. Mallette brad@sadeklaw.com
BRAD J. SADEK on behalf of Debtor Larry N. Mallette brad@sadeklaw.com
CHRISTINE C. SHUBERT christine.shubert@comcast.net, J100@ecfbis.com
DANIEL BRETT SULLIVAN on behalf of Creditor Bill Me Later BNCmail@w-legal.com,
DanS@w-legal.com
JASON BRETT SCHWARTZ on behalf of Creditor Capital One Auto Finance
jschwartz@mesterschwartz.com, jottinger@mesterschwartz.com
JOSHUA ISAAC GOLDMAN on behalf of Creditor The Bank of New York Mellon, et al
bkggroup@kmlawgroup.com, bkggroup@kmlawgroup.com
MARY F. KENNEDY on behalf of Creditor The Bank of New York Mellon, et al
mary@javidianlaw.com, tami@javidianlaw.com
THOMAS I. PULEO on behalf of Creditor The Bank of New York Mellon, et al
tpuleo@kmlawgroup.com, bkggroup@kmlawgroup.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 10

Information to identify the case:

Debtor 1	<u>Larry N. Mallette</u>	Social Security number or ITIN	xxx-xx-5803
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<u>Rosa M. Mallette</u>	Social Security number or ITIN	xxx-xx-5259
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 12-17088-amc			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Larry N. Mallette

Rosa M. Mallette

5/15/17

By the court: Ashely M. Chan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.